

MD HBX: News and Updates

Editor's Note

What's in a name? A lot! So much so, that we feel compelled to draw a distinction between some of the terms that we have all been using on a regular basis. These distinctions are important for communicating with our colleagues, as well as our consumers.

- **Maryland Health Benefit Exchange (MHBE)** – The public corporation and independent unit of Maryland state government that is responsible for the administration of Maryland Health Connection.
- **Maryland Health Connection** – Maryland's marketplace at MarylandHealthConnection.gov for individuals and families to compare and enroll in health insurance and determine eligibility for Medicaid and other assistance programs, federal tax credits and cost-sharing reductions.
- **MD HBX** – The online application/web portal at MarylandHealthConnection.gov that consumers will use this fall to enroll in health coverage, and the project supporting the adoption of technology used by Connecticut's health exchange for 2014.

Enrollment Outreach and Kickoff Week

We have started direct-outreach to Marylanders enrolled in a qualified health plan in 2014 to apply through Maryland Health Connection by Dec. 18 to keep any financial help they received this year. This is an opportunity for all consumers to see new plans and prices for 2015.

Emails were sent this week to current QHP-enrollees, and letters will be mailed in early October to make sure these consumers know they need to take action this fall to keep their financial help for 2015. Marylanders can use an online signup form or automated phone system to request enrollment help from authorized insurance brokers or navigators. More information is [on our website](#).

Kickoff Week for the start of open enrollment in November was announced recently. The week features plan-browsing for consumers starting Nov. 9, and opportunities for in-person enrollment starting Nov. 15. Consumers will be able to enroll online at home starting Nov. 19:

- Nov. 9 — Anonymous browsing begins on MarylandHealthConnection.gov. Consumers can use the website to learn about available plans, get an estimate of financial assistance and begin comparing their health insurance options without having to enter personal information.
- Nov. 15 — The first HealthConnectNow! sign-up event will be held. About 25 sign-up events are being scheduled throughout Maryland. Details about times, dates and locations will be announced in the coming weeks.
- Nov. 16 — Call center opens to take phone applications at 855-642-8572 (TTY 855-642-8573).
- Nov. 17 — All authorized insurance brokers (producers) and navigators, and some assisters and certified application counselors are able to complete enrollments through the website and also provide in-person consumer assistance.
- Nov. 18 — Caseworkers at local health departments and departments of social services begin enrolling consumers through the website. Medicaid applications (currently completed through [SAIL](#)) will be directed through MarylandHealthConnection.gov.
- Nov. 19 — Self-service enrollment through the website becomes available for the first time to the general public and all consumer assistance staff.

We Are Making Progress!




Preparing Our People

We are providing training to make sure that everyone who will be using the system is ready. The training consists of online tutorials and classroom-based training. You will receive an email with step-by-step instructions on how to access online training within “THE HUB.”

Once you have completed each web-based tutorial, “THE HUB” will automatically give you credit and a transcript. You will then be allowed to enroll in classroom-based training.



Know Your Role

Caseworkers, navigators and call center staff will be given Worker Portal access in the new MD HBX system to help consumers during and after open enrollment:

	Caseworkers	Navigators	Customer Service Representatives
Where can I find them?	Local Departments of Social Services and Local Health Departments   Maryland's Human Services Agency	<ul style="list-style-type: none"> Searchable via the Consumer Portal under the “Get Help” tab Connector entity regional offices Community organizations May be at some DHR and DHMH office locations 	On the phone at the Consumer Support Center (CSC) 
What do they do?	Caseworkers primarily help consumers enroll in Medicaid. However, they also must understand QHP eligibility for households with mixed-eligibility results or above Medicaid limits.	Navigators help consumers with eligibility determinations and enrollment in Medicaid or a QHP. They also assist consumers through in-person outreach and education.	CSC Representatives are trained to help consumers understand their health coverage options, complete an application and enroll in a plan.
How do they use the MD HBX Worker portal?	<ul style="list-style-type: none"> Create new applications on behalf of consumers Report changes on existing applications Submit redetermination applications Upload/process consumer verification documents 	<ul style="list-style-type: none"> Create new applications on behalf of consumers Report changes on existing applications Submit redetermination applications Upload/process consumer verification documents 	<ul style="list-style-type: none"> Create new applications on behalf of consumers Report changes on existing applications Submit redetermination applications Research applications and help answer consumer questions (such as, “Were my verification items received?” or “What plan am I currently enrolled in?”) Reset account passwords

Certified Application Counselors and In-Person Assisters each work “side-by-side” to help consumers navigate the Consumer Portal and understand their application and health coverage options.

Producers have a Consumer Portal account through which they are able to establish a relationship, or a “link,” with a client and enter a client’s application and make decisions on behalf of the consumer using the Consumer Portal.

	Certified Application Counselors	Producers (Brokers)	In-Person Assisters
Where can I find them?	Care-provider facilities such as hospitals, community health centers, and clinics 	<ul style="list-style-type: none"> • Searchable via the Consumer Portal under the “Get Help” tab • Available in person or by phone 	<ul style="list-style-type: none"> • Searchable via the Consumer Portal under the “Get Help” tab • Community organizations • Available in person • Connector Entity Regional offices • May be at some DHR and DHMH offices
What do they do?	Certified Application Counselors are trained to help consumers understand their health coverage options and enroll in a QHP.	Producers are insurance brokers who are licensed by the Maryland Insurance Administration. They can make specific recommendations about plans and make decisions on behalf of the consumer. Their services are free to the consumer. Producers receive payment, or commission, from health insurers for enrolling consumers.	In-Person Assisters help consumers with eligibility determinations and enrollment into Medicaid.

We Want Your Feedback!

To help us to achieve our goal, we would like to increase the number of readers of our newsletter and incorporate your feedback and questions.

We invite you to send a list of email addresses of your staff who should receive the newsletter, as well as your feedback and questions, to info@marylandhbe.com.